

Crusader Assistance Motor Personal Accident Insurance

Insurance Product Information Document

This insurance is underwritten by AmTrust Europe Limited under an arrangement with Arc Legal Assistance Limited. AmTrust Europe Limited is registered in the UK, and is authorised by the Prudential Regulation Authority and regulated by Financial Conduct Authority and the Prudential Regulation Authority. Firms Reference Number 202189. Arc Legal Assistance Ltd is authorised and regulated by the Financial Conduct Authority. Arc Legal's Firm Reference Number is 305958.

Company: AmTrust Europe Limited

Product: Motor Personal Accident Insurance Policy

This document contains key information about the Crusader Assistance Motor Personal Accident Insurance Policy. It is only a summary to help you understand the cover provided. It is not personalised to the specific needs of the insured person. Complete pre-contractual and contractual information about this product is detailed in the full policy documentation. Please take time to read the policy document to make sure you understand the cover it provides.

What is this type of Insurance?

This is a Personal Accident insurance policy which will pay a benefit to you, any named driver or any passenger, in the event of death or bodily injury caused as a result of a road traffic accident to the insured vehicle shown in the schedule and motor policy or a malicious and unprovoked assault by an occupant or rider of another motor vehicle or pedal cycle. It also covers named drivers in the motor policy as passengers in any vehicle.



What is Insured?

- ✓ Accidental Death - £30,000 (£2,500 for insured persons aged 16 or under)
- ✓ Permanent Total Disablement - £30,000
- ✓ Loss of Sight - £30,000 both eyes (£15,000 one eye)
- ✓ Loss of Limb or Limbs - £30,000
- ✓ Loss of Speech - £30,000
- ✓ Loss of Hearing - £30,000 both ears (£15,000 one ear)
- ✓ Hospitalisation - £100 per each 24 hour period of stay in hospital up to a maximum payment of £3,000
- ✓ Third & Fourth Degree Burns – up to £5,000 per claim
- ✓ One or more Fractures – up to £5,000 per claim
- ✓ Physiotherapy – up to £100 per session for up to 5 appointments with a qualified professional
- ✓ Counselling – up to £100 per session for up to 5 appointments with a qualified professional
- ✓ Dental Injury – up to £250 for emergency dental treatment to natural teeth
- ✓ Personal Belongings – up to £150 for items damage in the motor accident



What is not Insured?

- ✗ Claims for any person who is 81 years of age or over at point of claim.
- ✗ Use of the insured vehicle in any kind of motor trade, private or public hire as a courier, taxi, mini bus or driving instructor.
- ✗ Any insured person committing or attempting to commit suicide or intentional self injury.
- ✗ An insured person being under the influence of or affected by alcohol or drugs other than drugs taken under the direction of a medical practitioner.
- ✗ An insured person committing a criminal or unlawful act.
- ✗ Deliberate exposure to danger except in an attempt to save human life.
- ✗ Provoked assault or fighting (other than in the course of self-defence).
- ✗ Participating in any motor racing rallies, competitions, speed trials, track days or off road activity of any description.
- ✗ Use of the insured vehicle not in a roadworthy condition.
- ✗ Use of a moped or motorcycle of any kind.
- ✗ The first £25 of any claim for personal belongings.



Are there any restrictions on cover?

- ! We will pay a maximum of £30,000 per insured person for all injuries from a single accident
- ! The most we will pay for all insured persons injured in a single motor accident and in the policy period is £210,000.
- ! The injury must occur with 52 weeks of the motor accident or assault.
- ! No cover for the first 24 hours of hospitalisation.



Where am I covered?

- ✓ United Kingdom, which includes the Channel Islands and Isle of Man plus Europe if your motor insurance policy has been extended to include Europe.



What are my obligations?

- At the start of the policy the information you provide must be true and complete to the best of your knowledge and belief and you must tell us if anything changes later. For example, you must tell us if you no longer meet the eligibility criteria.
- You must take reasonable care to provide complete and accurate answers to any questions asked.
- You must adhere to the eligibility requirements of being a UK resident with a permanent UK address and aged under 81 years old.
- You must pay the premium on time.
- If you or an insured person needs to make a claim we must be must informed as soon as possible and the claimant must follow the claims procedure and provide, at their own expense, all the information we request.
- You must not act in a fraudulent way or make a claim for any loss or damage that you caused deliberately or was caused with your knowledge.
- You must, at our cost, help us to take legal action against anyone or help us defend any legal action if we ask you to.



When and how do I pay?

The documentation provided when you purchased this insurance will detail when and how you can pay the premium. This is either one-off payment or, if available, by monthly instalments in conjunction with the motor policy.



When does the cover start and end?

This policy will run concurrently with your motor insurance policy for a maximum of 12 months from the date cover commences shown on the schedule issued with the policy document, unless you no longer fulfil the eligibility requirements or it is cancelled by you or us before then. If your motor insurance policy is cancelled all cover under this policy will also end.

You should review your personal circumstances on a regular basis and consider whether this insurance continues to meet your needs.



How do I cancel the contract?

You can cancel this insurance at any time. If you decide to cancel your Motor Personal Accident policy, you must contact the insurance intermediary that arranged this insurance for you.

Your right to cancel in the cooling off period

If cancellation is within the first 14 days from the day of purchase or the day on which you receive your policy documentation, whichever is the later ('cooling off period'), you will be entitled to a full refund of the premium as long as you have not made a claim and do not intend to make a claim on the policy.

Your right to cancel after the cooling off period

If you cancel after the cooling off period, you will receive a partial refund of premium proportionate to the unexpired period of your policy provided you have not made a claim.